REMARKS

Applicant respectfully requests reconsideration of the instant application in view of the foregoing amendments and following remarks. Claims 1-92 are currently pending in the application. Claims 93-104 have been withdrawn per election without prejudice or disclaimer. Claims 1, 7, 13, 19, 25, 30, 35, 40, 45, 51, 57, 63, 69, 75, 81, and 87 have been amended to further clarify inventive aspects of the claims and that which is more immediately relevant to the Applicant's needs and/or current operations. Applicant asserts that previous versions of the claims were/are also patentable and reserves the right to seek issuance of those claims/versions at a later time. Applicant submits that no new matter has been added by way of this amendment.

Rejections under 35 USC § 103

Claims 1-92 were rejected under 35 USC § 103(a) as being unpatentable over of USP 6,535,883 to Lee in view of USP 6,654,932 to Bahrs et al. Applicant submits that the amended claims are patentably distinct from the cited references.

With regard to claims 1-92, the Applicant submits that the cited references fails to disclose or teach: "validation rules appropriate" based on "capabilities" of a receiver/provider/user. Based on the deficiencies of the cited references discussed above, Applicant respectfully submits that the cited references fail to anticipate or render obvious any of claims 1-92. Therefore, Applicant requests withdrawal of these grounds of rejection and allowance of all the claims

CONCLUSION

Consequently, the reference(s) cited by the office action do not result in the claimed invention, there was/is no reason, rationale or motivation (i.e., cited references do not teach, read on, suggest, or result in the claimed invention(s)) for such a combination of references, and the claimed inventions are not admitted to be prior art. Thus, the Applicant respectfully submits that the supporting remarks and claimed inventions, claims 1-92, all: overcome all rejections and/or objections as noted in the office action, are patentable over and discriminated from the cited reference(s), and are in a condition for allowance. Furthermore, Applicant believes that the above remarks, which distinguish the claims over the cited reference(s), pertained only to noted claim element portions. These remarks are believed to be sufficient to overcome the prior art. While many other claim elements were not discussed here or in previous amendments/responses, Applicant asserts that all such remaining and not discussed claim elements, all, also are distinguished over the prior art and reserves the opportunity to more particularly remark and distinguish such remaining claim elements at a later time should it become necessary. Further, any remarks that were made in response to an Examiner objection and/or rejection as to any one claim element, and which may have been re-asserted as applying to another Examiner objection and/or rejection as to any other claim element(s), any such re-assertion of remarks is not meant to imply that there is commonality about the structure, functionality, means, operation, and/or scope of any of the claim elements, and no such commonality is admitted as a consequence of any such reassertion of remarks. As such, Applicant does not concede that any claim elements have been anticipated and/or rendered obvious by any of the cited reference(s). Accordingly, Applicant respectfully requests allowance, and the reconsideration and withdrawal of the rejection(s) and/or

Docket No. 17200-074US1

objection(s). If a telephone conference would facilitate prosecution of this application in any way,

the Examiner is invited to contact the undersigned at the number provided.

AUTHORIZATION

The Commissioner is hereby authorized to charge any additional fees which may be

required for consideration of this Amendment to Deposit Account No. 03-1240, Order No. 17200-

<u>074US1</u>. In the event that an additional extension of time is required, or which may be required in

addition to that requested in a petition for an extension of time, the Commissioner is requested to

grant a petition for that extension of time which is required to make this response timely and is

hereby authorized to charge any fee for such an extension of time or credit any overpayment for an

extension of time to Deposit Account No. 03-1240, Order No. 17200-074US1.

Respectfully Submitted, CHADBOURNE & PARKE, L.L.P.

Date: October 31, 2007

BY: /Walter G. Hanchuk/

Walter G. Hanchuk, Reg. No. 35,179

Address:

Chadbourne & Parke, L.L.P.

30 Rockefeller Plaza

New York, NY 10112

212-408-5100 Telephone

212-541-5369 Facsimile

19